

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy
Country Assessment Notes:
Portugal**

2022-23



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FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

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This note was prepared by Helen Shymanski and Cynthia Lavison of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Carla Susana Marques of the University of Trás-os-Montes and Alto Douro (Universidade de Trás-os-Montes e Alto Douro), under the direction of David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

This note benefited from feedback and suggestions provided by Julien De Beys of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

A draft of the report was circulated for written feedback to government ministries and stakeholders involved in supporting inclusive entrepreneurship. Suggestions and inputs were received by written feedback from representatives of the Strategy and Planning Office of the Ministry of Labour, Solidarity and Social Security (MTSS).

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN PORTUGAL

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Youth were twice as likely as the EU average to be involved in starting and managing a new business (14% vs. 7%) between 2016 and 2020.
- People from different groups are more likely than the EU average to be starting a business (e.g. women, youth, seniors) but are more likely to do so because they could not find employment.
- There are about 256 000 missing entrepreneurs. The vast majority of whom are women (87%) and more than two-thirds of them are over 50 years old (68%).

Approach to inclusive entrepreneurship

- Tailored inclusive entrepreneurship support schemes are offered by various national, regional and local governments and are complemented by initiatives from the private sector.
- Tailored entrepreneurship schemes focussing on training, mentoring and coaching, and business support are in place for all inclusive entrepreneurship population groups. Tailored financial support is less widespread, but several measures are in place, notably for youth and the unemployed.

Policy strengths

- The recent strategy on senior entrepreneurship policy is bringing this area to the forefront.
- Many mainstream entrepreneurship programmes are focused on promoting innovation and digitalisation.

Policy gaps and areas for improvement

- While entrepreneurship support is available for people from under-represented and disadvantaged groups, these schemes often vary in their scale and their level of co-ordination.
- Lack of publicly led strategies and programmes for women entrepreneurs.
- Many entrepreneurs from under-represented and disadvantaged groups continue to face challenges related to accessing finance and regulatory conditions.

Main recommendations

- Define targets and develop strategies to bridge gaps in the inclusive entrepreneurship ecosystem in a systemic approach. It would be important to strengthen women's entrepreneurship support.
- Continue to improve the regulatory conditions and improve regulatory support for entrepreneurs from under-represented and disadvantaged groups, notably through the introduction of tax incentives, simplification of regulations and procedures concerning creating and managing businesses, and reinforcing support in navigating the regulatory environment.
- Reinforce support to access to finance, notably for women, entrepreneurs with disabilities and immigrant entrepreneurs, including through greater investments in microfinance schemes.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The overall entrepreneurship conditions are similar to the EU average and compare fairly favourably to the average of OECD high income countries, with a faster process and lower cost despite a slightly higher number of procedures.¹ The World Bank Group ranked Portugal 39 out of 190 economies on ease of doing business in 2020. It found that conditions for starting a business Portugal have reduced administrative burden on start-ups in recent years through ongoing regulatory simplification efforts. However, the proportion of people starting and managing a new business is almost double the EU average (11% vs. 6%) (Table 1). This is in part due to the above-average rates of “necessity” entrepreneurship (i.e. entrepreneurship activity was launched because there no other options in the labour market). Seniors were the most likely to start a business out of necessity between 2016-2020 (Portugal: 35% vs. EU: 23%). Women (31%) and youth (21%) were also more likely than their EU counterparts (21% and 16% respectively) to report lack of other opportunities as a primary motivation for starting a business.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021
Portugal (%)	12 ▼	13 ▼	11 ▲	24 ▲	10 ▲	13 ▼	35 ▲
EU average (%)	9 ▼	7 ▼	6 ▼	18 ▼	10 ▼	13 ▼	32 ▲

Note: The early-stage entrepreneurship rate (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators or previous period (2015-19) for indicators based on data from the Global Entrepreneurship Monitor. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. Portugal participated in the GEM survey during the period 2015-20 except for the following years: 2017, 2018 and 2020.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

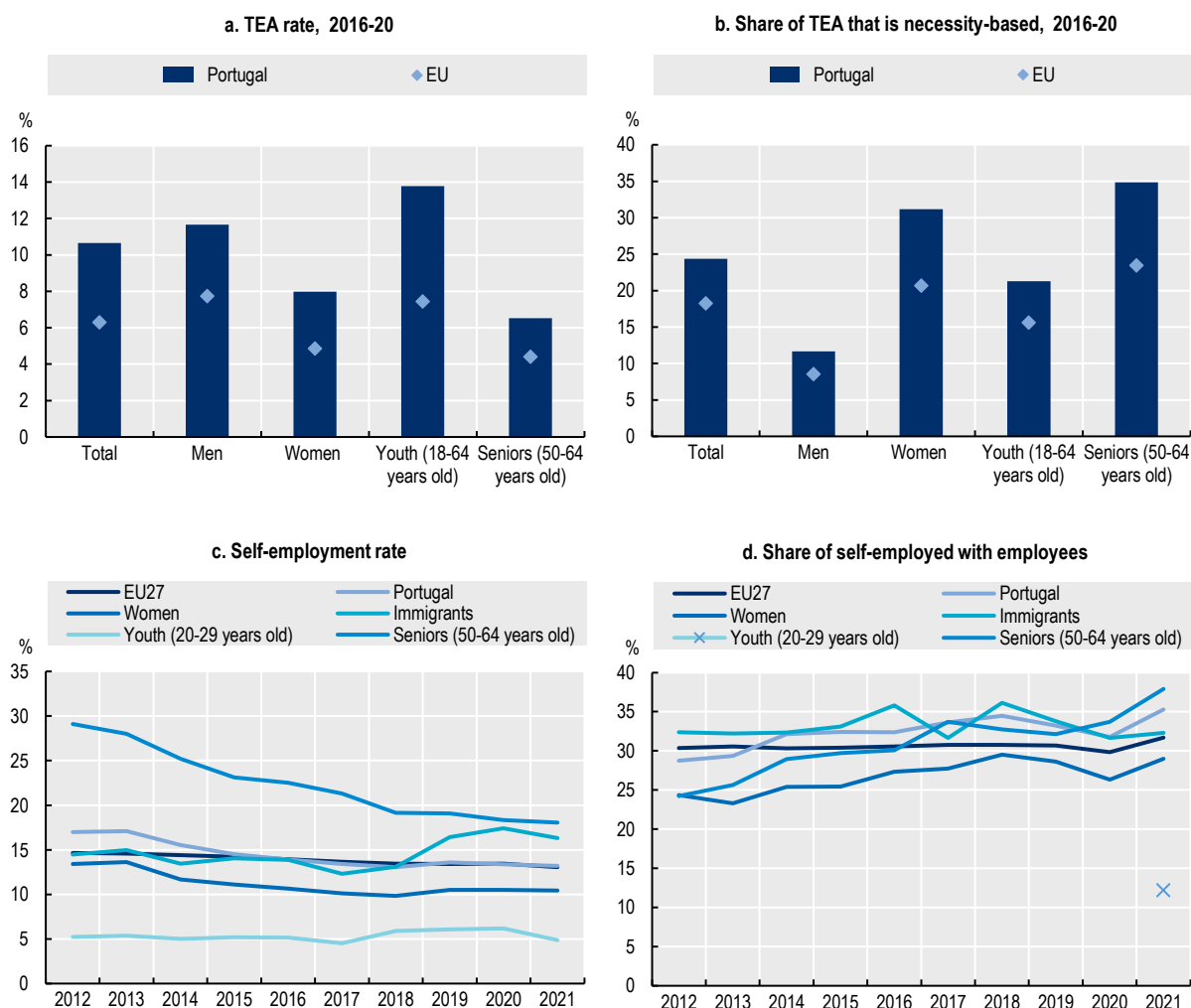
There were about 702 000 early-stage entrepreneurs (i.e. people starting or managing a business that is less than 42 months old) in Portugal between 2016 and 2020. People of all groups were significantly more likely to be early-stage entrepreneurs than the EU average (Figure 1). Youth were the most likely to be starting and managing a new business in Portugal (youth: 14% vs. overall: 11%) and were twice as likely as the EU average (youth: 7% vs. overall: 6%).

However, the self-employment rate has decreased over the past decade in Portugal and was on par with the EU average in 2021 (13%). Seniors (18%) and immigrants (16%) were more likely to be self-employed than the national average, while women (10%) and youth (5%) were much less active in self-employment. While seniors were still more active in self-employment than the national average, this rate has declined faster than other groups in the past decade, decreasing from 29% in 2012 to 18% in 2021. Self-employed workers in Portugal were more likely to employ others than the EU average over the past decade (35% vs.

¹ World Bank Group (2021), Doing Business 2020 – Economy Profile of Portugal, <https://archive.doingbusiness.org/content/dam/doingBusiness/country/p/portugal/PRT.pdf>

32%). Seniors were the most likely to have employees (38%) followed by immigrants (32%) and women (29%). Youth were significantly less likely than the national average to employ others (12%).

Figure 1. Inclusive entrepreneurship trends









Note: The early-stage entrepreneurship rate (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed. Portugal participated in the GEM survey during the period 2015-2020 except for the following years: 2017, 2018 and 2020.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. Eliminating all of the gaps in entrepreneurship activity rates across population groups would result in an additional 256 000 entrepreneurs in Portugal (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurship at the same rate as “core age” men, i.e. 30-49 years old). About 87% of these “missing” entrepreneurs are women and 68% are over 50 years old. The entrepreneurship gap has diminished between 2020 and 2021, meaning the number of overall missing entrepreneurs as decreased (Figure 2). The entrepreneurship gaps also closed among women, youth, immigrants and the unemployed. However, the entrepreneurship gap grew among seniors.

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

Note: A down arrow indicates an improvement in the entrepreneurship gap (i.e. the gap has diminished) between 2020 and 2021, whereas an up arrow indicates that the entrepreneurship gap has grown (i.e. the gap has increased). A left/right arrow symbolises no change in the entrepreneurship gap.

Source: OECD calculations

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Inclusive entrepreneurship policy is under the responsibility of the national government in Portugal, with local governments also taking responsibility for immigrant entrepreneurship and youth entrepreneurship policy. National entrepreneurship strategies are in place for **youth**, which include in the StartUp Portugal Strategy with two dedicated measures and the National Plan for the Implementation Youth Guarantee, and for **seniors** through [Empreender 45-60](#) (Table A.1).

A range of policies and programmes are in place to support **youth** entrepreneurship (Table B.3). These cover financial support (e.g. StartUp Voucher) as well as non-financial support in the form of training, coaching and mentoring, and other business development services (e.g. Startup Boost, [Empreende já](#), [CoopJovem](#)). Several programmes are also in place to support **immigrant** entrepreneurship (Table B.2). One of the main initiatives is the Immigrant Entrepreneurship Promotion Project ([Projeto Promoção do Empreendedorismo Imigrante](#) – PEI) launched in 2009. Non-financial support is well-developed, but financial support is not targeted. There is limited government-led support targeted at **women** entrepreneurs (Table B.1). However, many initiatives offered by private organisations and NGOs receiving government or EU funds to finance their entrepreneurship support programmes dedicated to women entrepreneurs. For example, the PT2020 operational programme provides funding to several women entrepreneurship programmes, such as the [Fame Programme](#) (Institute for the Promotion and Development of Entrepreneurship in Portugal). This is a national programme that provides entrepreneurship training and consulting support for women-led businesses. Another private initiative that receives EU-funding is the women-dedicated programme [WomenWinWin](#), which aims to reinforce positive entrepreneurial attitudes among women and to offer a networking platform.

Support is widely available to the **unemployed** interested in business creation (Table B.5). There are multiple programmes offered as part of the Support Programme for Entrepreneurship and Self-Employment Creation (*Programa de Apoio ao Empreendedorismo e à Criação do Próprio Emprego*, PAECPE), including the Support for the Creation of Own Employment by Beneficiaries of Unemployment Benefits (ACPE), a full or partial lump-sum payment of future unemployment benefits to start a business, and Support for Start-up (ACE), which provides access to guaranteed credit lines and interest rate subsidies. Moreover, several measures are targeted specifically at unemployed youth. There is also a National Microcredit Programme ([Programa Nacional de Microcrédito](#)) that aims to support people who have difficulty accessing the labour market in receiving financing for their entrepreneurial activities.

Support to **senior** entrepreneurs has increased significantly in recent years with the introduction of a dedicated comprehensive seniors entrepreneurship strategy and a range of measures providing soft support (e.g. training, coaching and mentoring, business advice, networking, etc.) (Table B.4). However, targeted financial support is not available for senior entrepreneurs. Entrepreneurship support for **people**

with disabilities is limited (Table B.6). While some coaching and training initiatives exist, they are limited in scale, and no financial or regulatory support measures are in place.

NEW POLICY DEVELOPMENTS

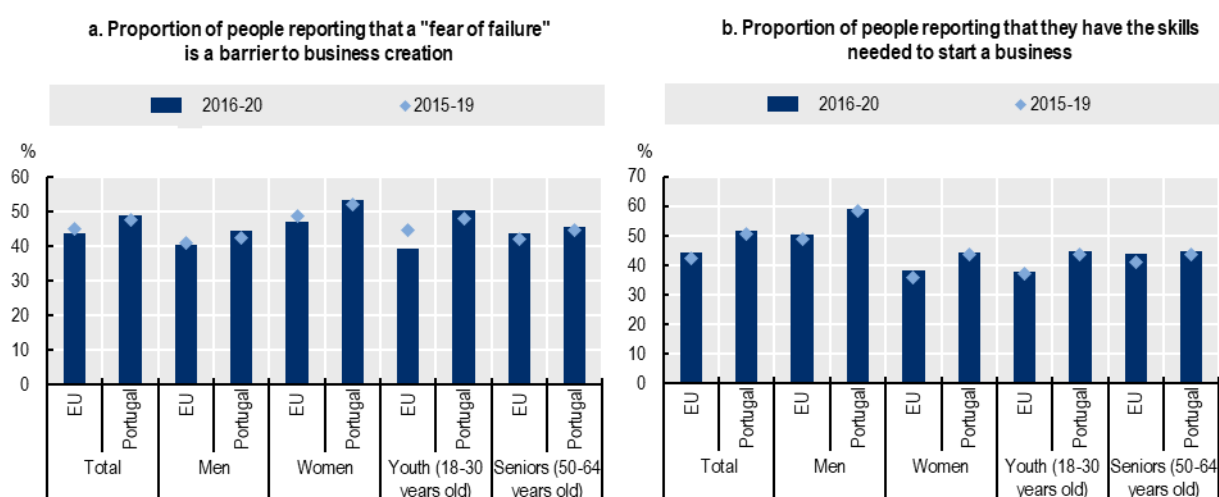
An important new development is the introduction in 2021 of the Entrepreneurship 45-60 project (*Empreender 45-60*), which is a National Strategy to Support Senior Entrepreneurship. The strategy builds on international best practices and includes a national ecosystem strategy and action plan, training measures for senior entrepreneurs, opportunities for networking and mentoring, business plan support and an online resource platform - Hub 45-60. The [National Strategy for the Inclusion of People with Disabilities](#) (ENIPD) 2021-25 was also recently introduced, which includes explicit references to entrepreneurship and self-employment.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Over 2018-22, people in Portugal were more likely than the EU average to report fear of failure as an obstacle to entrepreneurship (49% vs. 44%). This was true for all demographic groups considered, and the gap was widest for youth (51% reported a fear of failure in Portugal vs. 39% in the EU on average) (Figure 3). Another hinderance to business creation tends to be the lack of skills needed to start and manage a business. However, people were more confident in their entrepreneurial skills and reported higher rates of entrepreneurship skills than the EU average - 52% in Portugal compared to 44% on average in the EU in the period 2016-20.

While inclusive entrepreneurship policy is well-established in some domains, there are areas for improvement in Portugal. One of the main gaps in inclusive entrepreneurship policies is the lack of publicly-led initiatives targeting women entrepreneurs. In the absence of a national strategy and programmes led by the national and regional governments, support is unevenly developed and accessible, particularly those related to access to finance. Support to entrepreneurship among people with disabilities is also limited, as labour market integration measures focus almost exclusively on salaried employment. Finally, while immigrant entrepreneurship support has been included in immigrant integration strategies for years, access to information in languages other than Portuguese could be strengthened and financial support could be expanded.

Figure 3. Barriers to entrepreneurship



Note: Portugal participated in the GEM survey during the period 2015-2020 except for the following years: 2017, 2018 and 2020.

Source: GEM (2021), Special tabulations of GEM survey.

POLICY RECOMMENDATIONS

Inclusive entrepreneurship support is relatively well-developed, with some groups enjoying extensive ranges of tailored support, including interesting recent development towards senior entrepreneurs, that have often been left out of targeted policy efforts in the EU over the past few years. Nonetheless, there is scope for strengthening the suite a support and better addressing the needs of some population groups:

- Define targets and develop strategies to bridge gaps in the inclusive entrepreneurship ecosystem in a systemic approach. It would be important to strengthen women's entrepreneurship support.
- Continue to improve the regulatory conditions and improve regulatory support for entrepreneurs from under-represented and disadvantaged groups, notably through the introduce of tax incentives, simplification of regulations and procedures concerning creating and managing businesses, and reinforcing support in navigating the regulatory environment.
- Reinforce support to access to finance, notably for women, entrepreneurs with disabilities and immigrant entrepreneurs. This could be accomplished through dedicated financing programmes to target groups and increasing the availability of microfinance programmes.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

Table A.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed	People with disabilities
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National		✓	✓	✓	✓	✓
	Regional						
	Local		✓	✓			
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)				✓	✓		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups				✓	✓		✓
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread				✓	✓		

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

ANNEX B: OVERVIEW AND ASSESSMENT OF INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

The tables present the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓			✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓			✓	✓		✓	✓	✓
	3. Business consultancy, including incubators	✓			✓	✓		✓	✓	✓
Finance	1. Grants for business creation	✓			✓				✓	✓
	2. Loan guarantees	✓			✓				✓	✓
	3. Microfinance and loans	✓			✓				✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓			✓				✓	✓
Culture and networks	1. Entrepreneurship campaigns, including role models	✓			✓					✓
	2. Networking initiatives	✓			✓					✓
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Maternity leave and benefits for the self-employed								
		Access to childcare								

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators	✓		✓	✓	✓	✓	✓	✓	✓
Finance	1. Grants for business creation			✓	✓					
	2. Loan guarantees			✓	✓					
	3. Microfinance and loans			✓	✓					
	4. Other instruments (e.g. crowdfunding, risk capital)			✓	✓					
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓	✓					
	2. Networking initiatives	✓								
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓								
	2. Group-specific measures									
		Entrepreneurship visa	✓	✓	✓	✓	✓	✓	✓	✓
		Administrative and tax obligations can be met in several languages								

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓		✓	✓	✓
	3. Business consultancy, including incubators	✓		✓	✓	✓		✓	✓	✓
Finance	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	✓
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	✓
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓		✓	✓	✓	✓	✓	✓	✓
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓	✓					
	2. Networking initiatives	✓		✓		✓		✓	✓	
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓	✓	✓	✓	✓	✓	✓
	2. Group-specific measures	Student business legal form								
		Reduced tax and/or social security contributions for new graduates	✓							✓

Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓						
	2. Entrepreneurship coaching and mentoring	✓								
	3. Business consultancy, including incubators	✓								
Finance	1. Grants for business creation				✓			✓	✓	
	2. Loan guarantees				✓			✓	✓	
	3. Microfinance and loans				✓			✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)				✓			✓	✓	
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives	✓								
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Pension for self-employed								
		Measures to facilitate business transfer/exit								

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓			✓	✓	✓			
	2. Entrepreneurship coaching and mentoring	✓			✓	✓	✓			
	3. Business consultancy, including incubators	✓			✓	✓	✓			
Finance	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	✓
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	✓
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓			✓		✓	
	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓		✓		✓	✓	✓	
		Mechanisms for regaining access to unemployment benefits if business is not successful								

Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓	✓	✓	✓					
	2. Entrepreneurship coaching and mentoring	✓	✓	✓	✓					
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful								
		Medical leave schemes for the self-employed								

ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by written procedure in July 2023 by government ministries, programme managers and other inclusive entrepreneurship stakeholders.

The notes are based on the framework used in the OECD-EU Better Entrepreneurship Policy Tool, which contains six pillars:

1. Building entrepreneurship skills and capacities for inclusive entrepreneurship;
2. Facilitating access to business finance for inclusive entrepreneurship;
3. Fostering an inclusive entrepreneurial culture;
4. Building a supportive regulatory environment for inclusive entrepreneurship;
5. Expanding networks for inclusive entrepreneurship;
6. Strengthening the design and delivery of inclusive entrepreneurship support.

The notes provide a brief overview of the current inclusive entrepreneurship policies and programmes. They also assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Follow-up:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors, the unemployed and people with disabilities.